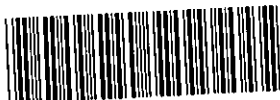


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**ANNUAL AUDITED REPORT
FORM X-17A-5
PART III**

OMB APPROVAL
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**Information Required of Brokers and Dealers Pursuant to Section 17 of the
Securities Exchange Act of 1934 and Rule 17a-5 Thereunder**

REPORT FOR THE PERIOD BEGINNING 01/01/2008 AND ENDING 12/31/2008
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER: P. J. Robb Variable Corporation

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)

4250 Crums Mill Road

(No. and Street)

Harrisburg

(City)

PA

(State)

17112

(Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT

Kendra Tyson, Financial & Operations Principal 717-657-0789

(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report*

BDO Seidman, LLP

(Name - if individual, state last, first, middle name)

700 N. Pearl Street

(Address)

Dallas

(City)

TX

(State)

75201

(Zip Code)

CHECK ONE:

- ☒ Certified Public Accountant
☐ Public Accountant
☐ Accountant not resident in United States or any of its possessions.

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*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

SEC 1410 (06-02)

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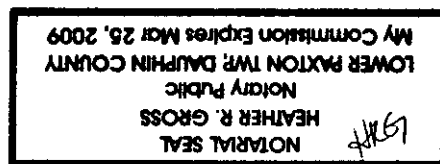
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OATH OR AFFIRMATION

I, Kendra Tyson, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of P. J. Robb Variable Corporation, as of December 31, 20 08, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:

Kendra Tyson
Signature
Chief Financial Officer -
Financial & Operations Principal
Title

Heather R. Gross
Notary Public



This report ** contains (check all applicable boxes):

- ☐ (a) Facing Page.
- ☐ (b) Statement of Financial Condition.
- ☐ (c) Statement of Income (Loss).
- ☐ (d) Statement of Changes in Financial Condition.
- ☐ (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital.
- ☐ (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
- ☐ (g) Computation of Net Capital.
- ☐ (h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
- ☐ (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
- ☐ (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
- ☐ (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
- ☐ (l) An Oath or Affirmation.
- ☐ (m) A copy of the SIPC Supplemental Report.
- ☐ (n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

****For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).**

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

December 31, 2008

Independent registered public accountant's report	2
Financial statements:	
Statement of Financial Condition	3
Statement of Income	4
Statement of Changes in Stockholder's Equity	5
Statement of Cash flows	6
Notes to Financial Statements	7-11
Supplemental information:	
Computation of net capital and aggregated indebtedness pursuant to Rule 15c3-1 and statement pursuant to Rule 17a-5(d)(4)	12
Determination of Reserve Requirements and Information Relating to Possession or Control Requirement Under Rule 15c3-3	13
Supplementary report:	
Independent registered public accountant's supplementary report on internal control	14-15

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

**Financial Statements and Supplementary
Information Pursuant to Rule 17a-5 under the
Securities Exchange Act of 1934 and Report of
Independent Auditors on Internal Control Pursuant
to Securities and Exchange Commission Rule 17a-5
December 31, 2008**

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Independent Registered Public Accountant's Report

To the Board of Directors and Stockholder of
P.J. Robb Variable Corporation

We have audited the accompanying statement of financial condition of P.J. Robb Variable Corporation (a wholly owned subsidiary of Crump Life Insurance Services, Inc.) (the "Company") as of December 31, 2008, and the related statements of income, changes in stockholder's equity and cash flows for the year then ended that you are filing pursuant to Rule 17a-5 under the Securities Exchange Act of 1934. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of P.J. Robb Variable Corporation at December 31, 2008, and the results of its operations and its cash flows for the year then ended, in conformity with accounting principles generally accepted in the United States of America.

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental information is presented for purposes of additional analysis and is not a required part of the basic financial statements, but is supplementary information required by Rule 17a-5 under the Securities Exchange Act of 1934. Such information has been subjected to the auditing procedures applied in our audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

BDO Seidman, LLP

Dallas, Texas
February 20, 2009

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Statement of Financial Condition

December 31, 2008

Assets

Cash	\$ 1,816,706
Commissions receivable - first year, net of allowance of \$139,431	1,051,121
Commissions receivable - renewals	86,875
Agent Advances, net of allowance of \$479	4,316
Other Receivables	284,381
Deferred tax assets	84,335
Prepaid expenses	10,902
Goodwill	10,519,000
Total assets	<u>\$ 13,857,636</u>

Liabilities and Stockholder's Equity

Liabilities

Commissions payable - first year	\$ 179,661
Payables to affiliate	822,482
Accrued expenses and other liabilities	115,548
Total liabilities	<u>1,117,691</u>

Stockholder's equity

Common stock, no par value; 2,000 shares authorized; 1,400 shares issued and outstanding	35,000
Additional paid-in capital	12,704,945
Retained earnings	-
Total stockholder's equity	<u>12,739,945</u>
Total liabilities and stockholder's equity	<u>\$ 13,857,636</u>

The accompanying notes are an integral part of these financial statements.

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Statement of Income

Year Ended December 31, 2008

Revenue

Commission income	\$ 6,517,559
Total revenue	<u>6,517,559</u>

Expenses

Commission expense	1,532,149
Administrative service fees to affiliate	1,479,768
Regulatory fees	111,044
Outside service fees - audit	61,700
Outside service fees - other	24,736
Franchise tax	34,132
Other expense	36,922
Total expenses	<u>3,280,451</u>
Income before taxes	3,237,108
Income taxes	<u>1,342,909</u>
Net income	<u>\$ 1,894,199</u>

The accompanying notes are an integral part of these financial statements.

P.J. Robb Variable Corporation**(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)****Statement of Changes in Stockholder's Equity****Year Ended December 31, 2008**

	<u>Common Stock</u>	<u>Additional Paid-in Capital</u>	<u>Retained Earnings</u>	<u>Total Stockholder's Equity</u>
Balances at December 31, 2007	\$ 35,000	\$ 15,580,096	\$ 3,130,650	\$ 18,745,746
Net income	-	-	1,894,199	1,894,199
Dividends	-	(2,875,151)	(5,024,849)	(7,900,000)
Balances at December 31, 2008	<u>\$ 35,000</u>	<u>\$ 12,704,945</u>	<u>\$ -</u>	<u>\$ 12,739,945</u>

The accompanying notes are an integral part of these financial statements.

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Statement of Cash Flows

Year Ended December 31, 2008

Cash flows from operating activities

Net income \$ 1,894,199

Adjustments to reconcile net income to net cash
provided by operating activities

Changes in assets and liabilities:

Commissions receivable - first year 45,081

Commissions receivable - renewals 74,243

Agent advances 7,549

Other Receivables (284,381)

Deferred tax assets (2,815)

Prepaid expenses 29,272

Commissions payable - first year 47,261

Accrued expenses and other liabilities 24,735

Net cash provided by operating activities 1,835,144

Cash flows from financing activities

Payables to affiliate (968,833)

Dividends (7,900,000)

Net cash used by financing activities (8,868,833)

Cash and cash equivalents at beginning of year 8,850,395

Cash and cash equivalents at end of year \$ 1,816,706

The accompanying notes are an integral part of these financial statements.

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Notes to Financial Statements

December 31, 2008

1. Organization

P.J. Robb Variable Corporation (the "Company") is a wholly owned subsidiary of Crump Life Insurance Services, Inc. (the "Parent") which, in turn, is a wholly owned subsidiary of C.G. JCF Corporation ("Crump Group"). C.G. JCF Corporation is a wholly owned subsidiary of C.G. JCF, LLC ("JCF LLC") which, in turn, is a wholly owned subsidiary of C.G. JCF Holdings, Inc. ("JCF Holdings"). The Company is registered with the Securities and Exchange Commission ("SEC") as a broker-dealer and is a member of the Financial Industry Regulatory Authority ("FINRA").

The Company acts as a retail and wholesale broker-dealer of life insurance and annuity products for various insurance carriers. The Company's primary revenue source is commissions from carriers for the sale and renewal of these products. The Company conducts business on a national basis.

2. Significant Accounting Policies

a) Revenue Recognition

The Company recognizes commission revenue on an accrual basis when products are sold or renewed based on agreed-upon percentages with the insurance carriers that include certain percentages related to the Parent obtaining specified volume levels with carriers. Bonus percentages are adjusted monthly based on actual volume of product sales of the Parent.

Commission revenue on the accompanying statement of income of \$6,517,559 is recorded net of commission payments of \$1,246,330.

b) Commission Receivables

The Company's receivables are from insurance carriers. The Company performs credit evaluations of its customers and generally does not require collateral for commissions receivable.

The Company has reflected commissions receivable arising from the Company's operations on its statement of financial condition. In its capacity as a broker dealer of variable life insurance and annuity products, the Company collects commissions from carriers for first year product sales and subsequent renewals, recorded as commission income and receivable, and may remit payments, known as override, to the agents, recorded as commission expenses and payable.

The Company maintains an allowance for commission adjustments in its commissions receivable. In establishing the required allowance, management considers historical losses, current receivable aging, lapse patterns and existing economic conditions.

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Notes to Financial Statements

December 31, 2008

c) Goodwill

Goodwill represents the excess of the cost of an acquired entity over the net amounts assigned to tangible and identifiable intangible assets acquired and liabilities assumed. The Company periodically evaluates goodwill for impairment no less than annually by comparing the carrying value of each reporting unit to its fair value using a two-step impairment test set forth in Statement of Financial Accounting Standards 142, "*Goodwill and Other Intangible Assets*" (SFAS 142). If the carrying amount of reporting unit goodwill exceeds the implied fair value of that goodwill, an impairment loss is recognized in an amount equal to that excess. As described in Note 5, the Company did not record an impairment charge in 2008.

d) Income Taxes

The Company is included in the consolidated federal income tax return filed by C.G. JCF Holdings, Inc.

e) Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

f) Concentration of Risk

Financial instruments that potentially expose the Company to concentrations of credit risk are limited to accounts receivable. As of December 31, 2008 one individual customer accounted for 32% of the total net accounts receivable. As of December 31, 2008 one individual customer accounted for 25% of total revenues. These customers are part of a larger relationship with the Parent, and in aggregate, represent a much smaller concentration exposure at a consolidated level. The Company maintains allowances for probable credit risks and otherwise controls this risk through monitoring procedures.

3. Net Capital Requirement

As a registered broker-dealer, the Company is subject to the SEC's Uniform Net Capital Rule 15c3 - 1 (the "Rule"), which requires the maintenance of minimum net capital, as defined, and requires that the ratio of aggregate indebtedness to net capital, as defined, shall not exceed 15 to 1. At December 31, 2008, the Company had net capital under the Rule of \$1,154,184 which was \$1,079,671 in excess of its minimum required net capital of \$74,513. The Company's ratio of aggregate indebtedness to net capital at December 31, 2008 was .97 to 1.

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Notes to Financial Statements

December 31, 2008

4. Related-Party Transactions

For the year ended December 31, 2008 the Parent provided various services to the Company, such as financial statement preparation, use of personnel, and other administrative services. The Parent charged the Company a management services fee for direct costs and other personnel, designed to cover the costs, under a management services agreement. The management service fee would not necessarily be the same if an unrelated party provided these services to the Company. For the year ended December 31, 2008, total fees charged by the Parent were \$1,479,768 and reported as administrative service fees to affiliate.

Additionally, the Parent allocates bonus commissions to the Company based on the percentage of premiums placed by the Company. These bonus amounts would not necessarily be the same if the Company were independent and an unrelated party paid bonuses to the Company. For the year ended December 31, 2008, total bonus commissions earned by the Company from the Parent was \$2,094,137 and reported as commission income.

5. Goodwill

As a result of the August 1, 2007 acquisition of BISYS Insurance Services and Retirement Services by Crump Group, Inc., and in accordance with Statement of Financial Accounting Standard 142, *Goodwill and Other Intangible Assets*, approximately \$689 million of goodwill and other intangible assets were created or identified. Based on the Company's discounted future cash flows, \$10.5 million of the \$689 million was allocated as goodwill to the Company as contributed capital. Under SFAS 142, the Company is required to assess goodwill for impairment annually, or more frequently if circumstances indicate impairment may have occurred. At December 31, 2008, Crump Group evaluated goodwill for impairment at the operating segment level and an impairment loss was recognized by the Parent. The Company has not recognized a goodwill impairment loss in 2008.

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Notes to Financial Statements

December 31, 2008

6. Income Taxes

The Company's Federal income tax return is combined with C.G. JCF Holdings, Inc. The amount of reported income tax expense is different from the tax expense that would be computed by multiplying income before tax expense (as shown on the accompanying statement of income) by the appropriate statutory Federal income tax rate. A reconciliation of the tax expense is as follows:

	Year Ended December 31, 2008
Computed expected tax expense at statutory rate	\$ 1,132,988
State income taxes, net of federal benefit	209,570
Permanent items	351
	<u>\$ 1,342,909</u>

The significant book to tax adjustments are as follows:

	Year Ended December 31, 2008	
	Amount	Tax effect
Income before taxes	\$ 3,237,108	\$ 1,345,724
Temporary differences	22,368	(2,815)
Taxable income	<u>\$ 3,259,476</u>	<u>\$ 1,342,909</u>

The provision for income tax expense consisted of the following:

	Year Ended December 31, 2008
Current tax expense	\$ 1,345,724
Deferred tax expense	(2,815)
Total tax expense	<u>\$ 1,342,909</u>

Deferred income taxes reflect the net tax effects of temporary differences between carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for income tax purposes. The components of the net deferred tax asset are as follows:

	December 31, 2008
Lapse allowance	\$ 57,551
Agent advances allowance	198
Other Accrued Liabilities	26,586
Total deferred tax assets	<u>\$ 84,335</u>

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Notes to Financial Statements

December 31, 2008

In assessing the realizability of deferred tax assets, the Company considers whether it is more likely than not that some portion or all of the deferred assets will not be realized. The ultimate realization of deferred taxes is dependent upon the generation of future taxable income during the periods in which the temporary differences become deductible. The Company considers the scheduled reversal of deferred tax liabilities, projected future taxable income and tax planning strategies in making this assessment. The Company believes it is more likely than not that the Company will realize the benefits of these deductible differences.

On June 30, 2006, the FASB issued FIN No. 48, "Accounting for Uncertainty in Income Taxes", which prescribes a comprehensive model for the financial statement recognition, measurement, presentation and disclosure of uncertain tax positions taken or expected to be taken in income tax returns.

FIN No. 48 became effective, generally, for fiscal years beginning after December 15, 2006 (the Company's calendar year 2007). However, FASB Staff Position (FSP) No. FIN 48-2 and subsequently, FSP No. FIN 48-3 postponed, the effective date of FIN No. 48 for all nonpublic companies under certain conditions to fiscal years beginning after December 15, 2008. The Company has elected to defer the application of FIN No. 48 until calendar year 2009. As a result, the accounting policy for evaluating uncertain tax positions continues to be based on SFAS No. 5, "Accounting for Contingencies". The cumulative effect, if any, of applying FIN No. 48 will be recorded as an adjustment to retained earnings as of the beginning of the period of adoption.

7. Regulatory Compliance

The Company claims exemption under the exemptive provisions of Rule 15c3-3 under Subparagraph (k)(1)—all customer transactions are limited to the sale and redemption of redeemable securities of registered investment companies or of interests or participations in an insurance company separate account, and the company does not handle customer funds.

8. Fair Value of Financial Instruments

The estimated fair value of the Company's financial instruments, which primarily consist of cash and cash equivalents, receivables, and current obligations, approximates fair value because of the short term maturity of these financial instruments.

9. Commitments and Contingencies

At December 31, 2008, management is not aware of any material contingent liabilities and the Company has no material future commitments.

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Computation of Net Capital and Aggregate Indebtedness Pursuant to Rule 15c3-1 and Statement Pursuant to Rule 17a-5(d)(4)

December 31, 2008

Total stockholder's equity from statement of financial condition	<u>\$12,739,945</u>
Deduct nonallowable assets	
Commissions receivable - first year, net of allowance of \$139,431	657,192
Commissions receivable - renewals	86,875
Agent Advances, net of allowance of \$479	4,316
Other Receivables	223,141
Deferred tax assets	84,335
Prepaid expenses	10,902
Goodwill	10,519,000
Net capital	<u>1,154,184</u>
Net capital requirement (greater of 6 2/3 percent of aggregate indebtedness or \$5,000)	<u>74,513</u>
Excess net capital	<u>\$ 1,079,671</u>
Total aggregate indebtedness	<u>\$ 1,117,691</u>
Percentage of aggregate indebtedness to net capital	<u>97%</u>

Statement Pursuant to Paragraph (d)(4) of Rule 17a-5

There were no material differences between the net capital as shown above and the corresponding computation prepared by the Company for inclusion in its amended unaudited Part II A FOCUS Report filing at December 31, 2008 filed on February 20, 2009.

P.J. Robb Variable Corporation

(A wholly owned subsidiary of Crump Life Insurance Services, Inc.)

Determination of Reserve Requirements and Information Relating to Possession or Control Requirement Under Securities and Exchange Commission Rule 15c3-3 December 31, 2008

The Company claims exemption under the exemptive provisions of Rule 15c3-3 under Subparagraph (k)(1)—all customer transactions are limited to the sale and redemption of redeemable securities of registered investment companies or of interests or participations in an insurance company separate account, and the company does not handle customer funds.



Independent Registered Public Accountant's Supplementary Report on Internal Control

Board of Directors
P.J. Robb Variable Corporation

In planning and performing our audit of the financial statements and supplemental schedules of P.J. Robb Variable Corporation (a wholly owned subsidiary of Crump Life Insurance Services, Inc.) (the "Company") for the year ended December 31, 2008, in accordance with auditing standards generally accepted in the United States of America, we considered its internal control over financial reporting ("internal control"), in order to determine our auditing procedures for the purpose of expressing our opinion on the financial statements and not to provide an opinion on the effectiveness of the Company's internal control.

Also, as required by Rule 17a-5(g)(1) of the Securities and Exchange Commission ("SEC"), we have made a study of the practices and procedures followed by the Company, including tests of compliance with such practices and procedures that we considered relevant to the criteria stated in Rule 17a-5(g) in making the periodic computations of aggregate indebtedness and net capital under Rule 17a-3(a)(11) and for determining compliance with the exemptive provisions of Rule 15c3-3. Because the Company does not carry securities accounts for customers or perform custodial functions relating to customer securities, we did not review the practices and procedures followed by the Company in any of the following:

- (1) Making the quarterly securities examinations, counts, verifications, and comparisons,
- (2) Recordation of differences required by Rule 17a-13, and
- (3) Complying with requirements for prompt payment for securities under Section 8 of Federal Reserve Regulation T of the Board of Governors of the Federal Reserve System.
- (4) Obtaining and maintaining physical possession or control of all fully paid and excess margin securities of customers as required by rule 15c3-3.

The management of the Company is responsible for establishing and maintaining internal controls and the practices and procedures referred to in the preceding paragraph. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of controls and of the practices and procedures referred to in the preceding paragraph and to assess whether those practices and procedures can be expected to achieve the SEC's above-mentioned objectives. Two of the objectives of internal control and the practices and procedures are to provide management with reasonable but not absolute assurance that assets for which the Company has responsibility are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of financial statements in accordance with accounting principles generally accepted in the United States. Rule 17a-5(g) lists additional objectives of the practices and procedures listed in the preceding paragraph.



Because of inherent limitations in any internal control or the practices and procedures referred to above, misstatements due to errors or fraud may occur and not be detected. Also, projection of any evaluation of internal control to future periods is subject to the risk that internal control may become inadequate because of changes in conditions, or that the effectiveness of its design and operation may deteriorate.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the entity's ability to initiate, authorize, record, process, or report financial data reliably in accordance with generally accepted accounting principles such that there is more than a remote likelihood that a misstatement of the entity's financial statements that is more than inconsequential will not be prevented or detected by the entity's internal control.

A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected by the entity's internal control.

Our consideration of internal control was for the limited purpose described in the first and second paragraphs and would not necessarily identify all deficiencies in internal control that might be material weaknesses. We did not identify any deficiencies in internal control and control activities for safeguarding securities that we consider to be material weaknesses, as defined above.

We understand that practices and procedures that accomplish the objectives referred to in the second paragraph of this report are considered by the SEC to be adequate for its purposes in accordance with the Securities Exchange Act of 1934 and related regulations, and that practices and procedures that do not meet such objectives in all material respects indicate a material inadequacy for such purposes. Based on this understanding and on our study, we believe that the Company's practices and procedures were adequate at December 31, 2008, to meet the SEC's objectives.

This report is intended solely for the information and use of the Board of Directors, management, the SEC, the Financial Industry Regulatory Authority, and other regulatory agencies that rely on Rule 17a-5(g) under the Securities Exchange Act of 1934 in their regulation of registered brokers and dealers, and is not intended to be and should not be used by anyone other than these specified parties.

BDO Seidman, LLP

Dallas, Texas
February 20, 2009